

Larry Hogan  
Governor



Rona E. Kramer  
Secretary

Boyd K. Rutherford  
Lt. Governor

## DEPARTMENT OF AGING

MEMORANDUM # 16-02

March 10, 2016

**TO:** Area Agency on Aging Directors  
Maryland Access Point Staff

**FROM:** Dina Gordon, Deputy Secretary 

**SUBJECT:** Update on Eligibility Requirements for Select Income-Based Federal and State Programs

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The Maryland Department of Aging periodically informs the Aging Network about changes in eligibility criteria for various income-based Federal and State programs that can benefit older adults and adults with disabilities. This memorandum is to alert you about eligibility criteria changes. The attached chart outlines income criteria for "individual" and "couple" households. For larger households, eligibility criteria may be obtained from the individual programs. Dates for eligibility level changes vary by program, and are noted on the chart. Occasionally, new programs are implemented or date changes for existing programs may not align with the periodic updates. MDoA tracks such changes and will endeavor to keep you informed as soon as new information becomes available to our Department. Changes generally occur on or about January 1, and July 1 in a calendar year.

To find the latest memoranda and chart, start on the home page of the MDoA's website, [www.aging.maryland.gov](http://www.aging.maryland.gov). Go to "For Professionals" in the left column, and click on "Eligibility Criteria for Federal & State Programs."

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Maryland Access Point (MAP) Specialists are located in Area Agencies on Aging throughout the State, and are available to assist the general public with accessing public and private programs and services that may assist the individual with remaining in a home or community-based setting or transition out of a nursing facility. MAP Specialists are trained across a wide continuum to provide basic information, benefits counseling, strategic planning to maintain independence in the community, and access to long term services and supports. MAP Specialists include Information and Assistance staff and Options Counselors. They work with a wide range of consumers, including older adults, family caregivers, and adults age 18 years and older with disabilities. There are three ways to access MAP.

1. Call the statewide toll-free phone number at 1-844-MAP-LINK (1-844-627-5465).
2. Connect via the dedicated website at [www.marylandaccesspoint.info](http://www.marylandaccesspoint.info).
3. Twenty physical locations across Maryland.

## 2016 MEMO - ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS

| Federal/State                    |             | Monthly<br>(or Annual)<br>Income Test<br>Couples | Annual<br>Asset Test<br>Individuals | Annual Asset<br>Test<br>Couple/<br>Household of<br>Two | Notes  |
|----------------------------------|-------------|--|-------------------------------------|--|--|
| Federal<br>Poverty<br>Guidelines | \$11,880/yr | \$16,020/yr                                      |                                     |  | Change effective: (January 1, 2016)<br><br><b>Source:</b><br><a href="https://www.federalregister.gov/articles/2016/01/25/2016-01450/annual-update-of-the-hhs-poverty-guidelines#t-1">https://www.federalregister.gov/articles/2016/01/25/2016-01450/annual-update-of-the-hhs-poverty-guidelines#t-1</a> |

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## Home and Community Services

| Federal/State                |   | Monthly<br>(or Annual)<br>Income Test<br><u>Couples</u>  | Annual<br>Asset Test<br><u>Individuals</u> | Annual<br>Asset Test<br><u>Couple/<br/>Household<br/>of Two</u> | Notes  |
|------------------------------|---|--|--|---|--|
| Accessible Homes for Seniors | <p>Maximum<br/>Statewide<br/>\$48,000 /yr</p> <p>Calvert,<br/>Charles,<br/>Frederick,<br/>Montgomery<br/>&amp; Prince<br/>George's<br/>Counties<br/>\$61,150/yr</p> | <p>Maximum<br/>Statewide<br/>\$55,000/yr</p> <p>Calvert,<br/>Charles,<br/>Frederick,<br/>Montgomery<br/>&amp; Prince<br/>George's<br/>Counties<br/>\$69,850/yr</p> | No Asset<br>Test                           | No Asset<br>Test  | <p>Accessible Homes for Seniors provides zero-interest loans <b>and grants</b> for home modifications that support aging in place for individuals age 55 or older. Loan payments are deferred for 30 years or until the sale or transfer of ownership of the home. If the senior resides in the home of a relative, eligibility is based on the owner's income and is determined on a case-by-case basis. Seniors living with a relative or child with a disability in a home owned by the senior may qualify on a case-by-case basis.</p> <p>Next expected change: 7/1/2016</p> <p><b>Source:</b><br/><a href="http://dhcd.maryland.gov/Residents/Pages/ahsp/default.aspx">http://dhcd.maryland.gov/Residents/Pages/ahsp/default.aspx</a></p> |
| Attendant Care Program       | <\$119,999/<br>year   | <\$119,999 /<br>year   | No Asset<br>Test                           | No Asset<br>Test  | <p>The Attendant Care Program provides financial reimbursement to individuals with long-term or severe physical disabilities who require attendant services such as in-home assistance with personal care, household chores, and transportation.</p> <p>Effective 7/1/2015</p> <p><b>Source:</b><br/><a href="http://mdod.maryland.gov/acp/Pages/Attendant-Care-Home.aspx">http://mdod.maryland.gov/acp/Pages/Attendant-Care-Home.aspx</a></p>   |

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| Federal/State   |  | Monthly<br>(or Annual)<br>Income Test<br>Couples | Annual<br>Asset Test<br>Individuals | Annual<br>Asset Test<br>Couple/<br>Household<br>of Two | Notes   |
|---|--|--|-------------------------------------|--|---|
| Congregate Housing Services Program (CHSP) Subsidy  | \$2,793/<br>Month<br><br>\$33,520/<br>Year | \$3,653/<br>Month<br><br>\$43,835/<br>Year       | \$27,375                            | \$35,587   | <p>The Congregate Housing Services Program is to provide support services and State subsidies to eligible residents of low and moderate income senior housing who, due to advanced age or chronic health conditions, need daily help with activities such as meals, housekeeping, and personal services.</p> <p>Next change expected : July 1, 2016<br/> <b>Source:</b><br/> <a href="http://www.aging.maryland.gov/CHSP.html">http://www.aging.maryland.gov/CHSP.html</a></p>  |
| Community First Choice (CFC)-<br>(Over 65 or under 65 with Medicare & Non –Parent/<br>Caregiver Relative) | \$350/<br>month<br><br>\$4,200/<br>Year    | \$392/<br>month<br><br>\$4,704/<br>Year          | \$2,500                             | \$3,000  | <p>Maryland’s Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.</p> <p>Effective 1/1/2016</p> <p><b>Source:</b><br/> <a href="https://mmcp.dhmf.maryland.gov/longtermcare/pages/Community-First-Choice.aspx">https://mmcp.dhmf.maryland.gov/longtermcare/pages/Community-First-Choice.aspx</a></p> |

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| Federal/State |  | Monthly<br>(or Annual)<br>Income Test<br>Couples | Annual<br>Asset Test<br>Individuals | Annual<br>Asset Test<br>Couple/<br>Household<br>of Two | Notes  |
|---------------|--|--|-------------------------------------|--|--|
| -             |  |  | No Asset<br>Test                    | No Asset<br>Test                                       | <p>Maryland's Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.</p> <p>Effective 1/1/2016</p> <p><b>Source:</b><br/> <a href="https://mmcp.dhmf.maryland.gov/longtermcare/pages/Community-First-Choice.aspx">https://mmcp.dhmf.maryland.gov/longtermcare/pages/Community-First-Choice.aspx</a> </p> |
| -             |  |  |                                     | \$3,000  | <p>Maryland's Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.</p> <p>Effective 1/1/2016</p> <p><b>Source:</b><br/> <a href="https://mmcp.dhmf.maryland.gov/longtermcare/pages/Community-First-Choice.aspx">https://mmcp.dhmf.maryland.gov/longtermcare/pages/Community-First-Choice.aspx</a> </p> |

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| Federal/State   |   | Monthly<br>(or Annual)<br>Income Test<br>Couples    | Annual<br>Asset Test<br>Individuals | Annual<br>Asset Test<br>Couple/<br>Household<br>of Two | Notes   |
|---|---|---|-------------------------------------|--|---|
| Community Personal Assistance Service (CPAS)              | Same as CFC   | Same as CFC   | Same as CFC                         | Same as CFC  | <p>CPAS assists those who are frail or disabled with personal care and other activities such as grocery shopping and laundry. A Registered Nurse monitors care through a home visit every other month.</p> <p><b>Effective 1/1/2016</b></p> <p><b>Source:</b><br/> <a href="https://mmcp.dhmdh.maryland.gov/longtermcare/SiteAssets/SitePages/Community%20First%20Choice/CPAS%20Fact%20Sheet%2010.14.15.pdf">https://mmcp.dhmdh.maryland.gov/longtermcare/SiteAssets/SitePages/Community%20First%20Choice/CPAS%20Fact%20Sheet%2010.14.15.pdf</a> </p> |
| Food Supplemental Program (formerly known as Food Stamps) | <p>\$1,276/<br/>Month</p> <p>\$15,312/<br/>Year</p> | <p>\$1,726/<br/>Month</p> <p>\$20,712/<br/>Year</p> | \$2,001                             | \$3,001  | <p>The Food Supplemental Program helps low-income households buy the food they need for good health.</p> <p><b>Note: financial eligibility varies based on the household size.</b></p> <p><b>Effective 1/1/2016</b></p> <p><b>Source:</b><br/> <a href="http://www.benefits.gov/benefits/benefit-details/1276">http://www.benefits.gov/benefits/benefit-details/1276</a> </p>   |

## Home and Community Services

| Federal/State                           |                | Monthly<br>(or Annual)<br>Income Test<br>Couples             | Annual<br>Asset Test<br>Individuals                              | Annual<br>Asset Test<br>Couple/<br>Household<br>of Two | Notes  |
|---|----------------|--|--|--|--|
| Home and Community-Based Options Waiver | \$2,199/ month | To qualify,<br>only<br>individual<br>income is<br>considered | \$2,000 or<br>\$2,500<br>depending<br>on eligibility<br>category | \$2,500  | <p>Maryland's Home and Community-Based Options Waiver provides community services and supports to enable older adults and people with physical disabilities to live in their own homes.</p> <p>Effective: 1/1/2015</p> <p><b>Source:</b><br/> <a href="https://mmcp.dhmf.maryland.gov/longtermcare/SiteAssets/SitePages/Community%20First%20Choice/HCBOW%20Fact%20Sheet.pdf">https://mmcp.dhmf.maryland.gov/longtermcare/SiteAssets/SitePages/Community%20First%20Choice/HCBOW%20Fact%20Sheet.pdf</a> </p> |
| Section 811 Project Rental Assistance   | See Attachment | See Attachment   |  |  | <p>The Section 811 Project Rental Assistance Program is a program for individuals with disabilities. It will assist with rent payment while the individual lives in participating units. The tenant pays 30% of their income for rent and utilities, and the program pays the rest of the rent directly to the landlord.</p> <p><b>Source:</b><br/> <a href="http://mdod.maryland.gov/housing/Pages/section811.aspx">http://mdod.maryland.gov/housing/Pages/section811.aspx</a> </p>                       |

## Home and Community Services

| Federal/State                                     |  | Monthly<br>(or Annual)<br>Income Test<br>Couples | Annual<br>Asset Test<br>Individuals | Annual<br>Asset Test<br>Couple/<br>Household<br>of Two | Notes  |
|---|--|--|-------------------------------------|--|--|
| Senior Assisted Living Group Home Subsidy Program | \$2,793/<br>Month<br><br>\$33,520/<br>Year | \$3,653/<br>Month<br><br>\$43,835/<br>Year       | \$11,000                            | \$14,000   | <p>The Senior Assisted Group Home Subsidy Program provides access to assisted living in small group homes which are licensed by the Department of Health and Mental Hygiene for 4 -16 residents.</p> <p>Next expected change: 6/2016</p> <p><b>Contact:</b><br/>Terri Williams<br/>Maryland Department of Aging<br/><a href="mailto:terril.williams@maryland.gov">terril.williams@maryland.gov</a></p> |
| Senior Care Program                               | \$2,793/<br>Month<br><br>\$33,520/<br>Year | \$3,653/<br>Month<br><br>\$43,835/<br>Year       | \$11,000                            | \$14,000   | <p>The Senior Care Program provides in-home services and other support services to persons 65 and older.</p> <p>Next expected change date: 6/2016</p> <p><b>Contact:</b><br/>Dakota Burgess<br/>Maryland Department of Aging<br/><a href="mailto:dakota.burgess@maryland.gov">dakota.burgess@maryland.gov</a></p>  |



## Medical Assistance Programs

| Federal/State   |  | Monthly<br>(or Annual)<br>Income Test<br>Couples                      | Annual<br>Asset Test<br><u>Individuals</u>         | Annual<br>Asset Test<br><u>Couple/<br/>Household<br/>of Two</u> | Notes   |
|---|--|---|--|---|---|
| Employed Individuals with Disabilities (EID) Program                        | 5,921/<br>Month<br><br>\$71,052/<br>Year                           | \$7,949/<br>Month<br><br>\$95,388/<br>Year                            | Less than<br>\$10,000 in<br>countable<br>resources | Less than<br>\$15,000 in<br>countable<br>resources              | The Employed Individuals with Disabilities extends Medical Assistance health benefits to working Marylanders with disabilities. This program lets individuals return to work and keep health benefits by paying a small fee. Individuals in EID must be between ages 18-64.<br><b>Source:</b><br><a href="https://mmcp.dhmdh.maryland.gov/eid/SitePages/Home.aspx#Income_Limit">https://mmcp.dhmdh.maryland.gov/eid/SitePages/Home.aspx#Income_Limit</a>  |
| Medical Assistance (Medicaid) For ABD (Aged, Blind or Disabled)             | \$350/<br>Month  | \$392/ month  | \$2,500  | \$3,000   | Medical Assistance (also called Medicaid) is a program that pays the medical bills of people who have low income and cannot afford medical care.<br><b>Note: financial eligibility varies based on the household size.</b><br>Effective: 01/01/2016<br><b>Source:</b><br><a href="https://mmcp.dhmdh.maryland.gov/Documents/2015%20Income%20%20Asset%20Guidelines%20effective%20January%201,%202015.pdf">https://mmcp.dhmdh.maryland.gov/Documents/2015%20Income%20%20Asset%20Guidelines%20effective%20January%201,%202015.pdf</a><br><b>Coverage Chart of MCOs.</b><br><a href="https://www.marylandhealthconnection.gov/assets/MCO-Comparison-Chart.pdf">https://www.marylandhealthconnection.gov/assets/MCO-Comparison-Chart.pdf</a> |
| Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards | Minimum<br>Monthly<br>Maintenance<br>Needs Allowance<br>\$1,991.25 | Maximum<br>Monthly<br>Maintenance<br>Needs<br>Allowance<br>\$2,980.50 | Minimum<br>Resource<br>Standard<br>\$23,844        | Maximum<br>Resource<br>Standard<br>\$119,220                    | Under the Medicaid spousal impoverishment provisions, a certain amount of the couple's combined resources is protected for the spouse living in the community.<br>Effective: 1/1/2016<br><b>Source:</b><br><a href="http://medicaid.gov/medicaid-chip-program-information/by-topics/eligibility/downloads/2016-ssi-and-spousal-impoverishment-standards.pdf">http://medicaid.gov/medicaid-chip-program-information/by-topics/eligibility/downloads/2016-ssi-and-spousal-impoverishment-standards.pdf</a>  |

| Medical Assistance Programs                              |                   |  |                                     |  |  |
|--|-------------------|--|-------------------------------------|--|--|
| Federal/State  |                   | Monthly<br>(or Annual)<br>Income Test<br>Couples | Annual<br>Asset Test<br>Individuals | Annual<br>Asset Test<br>Couple/<br>Household<br>of Two | Notes  |
| Qualified Medicare Beneficiary Program (QMB)             | \$1,010/<br>month | \$1,355/<br>month                                | \$7,280                             | \$10,930   | QMB Pays Medicare Part A and B premiums, co-payments, and deductibles. *\$20 = Amount of the Monthly SSI Income Disregard<br><br><b>Effective:02/2016</b><br><br><b>Source:</b><br><a href="http://www.medicaid.gov/medicaid-chip-program-information/by-population/medicare-medicaid-enrollees-dual-eligibles/seniors-and-medicare-and-medicaid-enrollees.htm">http://www.medicaid.gov/medicaid-chip-program-information/by-population/medicare-medicaid-enrollees-dual-eligibles/seniors-and-medicare-and-medicaid-enrollees.htm</a> |
| Specified Low-Income Medicare Beneficiary (SLMB)         | \$1,208/<br>month | \$1,622/<br>month                                | \$7,280                             | \$10,930   | Similar to QMB but pays only the part B premium. *\$20 = Amount of the Monthly SSI Income Disregard<br><br><b>Effective:02/2016</b><br><br><b>Source:</b><br><a href="https://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html#collapse-2615">https://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html#collapse-2615</a>   |
| Specified Low-Income Medicare Beneficiary (SLMB) II/QI-1 | \$1,357/<br>month | \$1,823/<br>month                                | \$7,280                             | \$10,930   | Similar to QMB but pays only the part B premium. *\$20 = Amount of the Monthly SSI Income Disregard<br><br><b>Effective: 2/2016</b><br><b>Source:</b><br><a href="https://www.medicare.gov/your-medicare-">https://www.medicare.gov/your-medicare-</a>   |

|  |  |  |  |  |   |
|--|--|--|--|--|---|
|  |  |  |  |  | <a href="#">costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html#collapse-2624</a> |
|--|--|--|--|--|---|

## Prescription Assistance Programs

| Federal/State   |                   | Monthly<br>(or Annual)<br>Income Test<br>Couples | Annual<br>Asset Test<br>Individuals | Annual Asset<br>Test<br>Couple/<br>Household of<br>Two | Notes  |
|---|-------------------|--|-------------------------------------|--|--|
| "Extra Help" with Medicare Prescription Drug plan costs.              | \$17,820/<br>year | \$24,030/<br>year                                | \$13,640                            | \$27,250   | <p>Extra Help from Medicare pays the costs of Medicare prescription drug coverage if you meet the income guidelines.</p> <p>Effective: 1/1/2016</p> <p>Source:<br/> <a href="http://www.medicare.gov/your-medicare-costs/help-paying-costs/save-on-drug-costs/save-on-drug-costs.html">http://www.medicare.gov/your-medicare-costs/help-paying-costs/save-on-drug-costs/save-on-drug-costs.html</a> </p>   |
| State of Maryland Senior Prescription Drug Assistance Program (SPDAP) | \$35,640/<br>year | \$48,060/<br>year                                | No Asset<br>Test                    | No Asset Test  | <p>The Senior Prescription Drug Assistance Program (SPDAP) provides financial assistance to moderate-income Maryland residents who are eligible for Medicare and are enrolled in a prescription drug plan.</p> <p>Effective: 2/1/2016</p> <p>Source:<br/> <a href="http://marylandspdap.com">www.marylandspdap.com</a><br/> <a href="http://marylandspdap.com/wp-content/uploads/2016/02/SPDAP-Application-2-19-2016-With-2016-FPGL-Clean.pdf">http://marylandspdap.com/wp-content/uploads/2016/02/SPDAP-Application-2-19-2016-With-2016-FPGL-Clean.pdf</a> </p> |



## Utilities Assistance Program

| Federal/State                               | Monthly<br>(or<br>Annual)<br>Income<br>Test<br>Individuals | Monthly<br>(or Annual)<br>Income<br>Test<br>Couples | Annual<br>Asset Test<br>Individuals | Annual<br>Asset Test<br>Couple/<br>Household<br>of Two | Notes  |
|---|--|---|-------------------------------------|--|--|
| Electrical Universal Service Program (EUSP) | \$1,716.00/<br>Month<br><br>\$20,598/<br>Year              | \$2,323.00/<br>Month<br><br>\$27,878/<br>Year       | No Asset<br>Test                    | No Asset<br>Test                                       | <p>The Electric Universal Service Program (EUSP) assists eligible low-income electric customers with their electric bills. Eligible electric customers may receive help in three ways:</p> <ol style="list-style-type: none"> <li>1. Help to pay current electric bills</li> <li>2. Help to pay past due electric bills</li> <li>3. Help with energy efficiency measures to reduce future electric bills.</li> </ol> <p><b>Note: financial eligibility varies based on the household size.</b></p> <p>Next expected change: 06/30/2016<br/> <b>Source:</b><br/> <a href="http://www.dhr.state.md.us/blog/?page_id=4334">www.dhr.state.md.us/blog/?page_id=4334</a></p> |
| Maryland Energy Assistance Program (MEAP)   | \$1,716.00/<br>Month<br><br>\$20,598/<br>Year              | \$2,323.00/<br>Month<br><br>\$27,878/<br>Year       | No Asset<br>Test                    | No Asset<br>Test                                       | <p>The Maryland Energy Assistance Program (MEAP) provides assistance with home heating bills. Limited assistance is available to replace broken or inefficient furnaces.</p> <p><b>Note: financial eligibility varies based on the household size.</b></p> <p>Next expected change: 06/30/2016<br/> <b>Source:</b><br/> <a href="http://www.dhr.state.md.us/blog/?page_id=4334">www.dhr.state.md.us/blog/?page_id=4334</a></p>   |

## Utilities Assistance Program

| Federal/State | Monthly<br>(or<br>Annual)<br>Income<br>Test<br>Individuals | Monthly<br>(or Annual)<br>Income<br>Test<br>Couples | Annual<br>Asset Test<br>Individuals | Annual<br>Asset Test<br>Couple/<br>Household<br>of Two | Notes  |
|---------------|--|---|-------------------------------------|--|--|
|               |  |   |                                     |  | <p>The Weatherization Assistance Program helps eligible low income households with the installation of energy conservation materials in their dwelling units</p> <p><b>Effective 2/2016</b><br/> <b>Source:</b><br/> <b>Note: financial eligibility varies based on the household size.</b><br/> <a href="http://dhcd.maryland.gov/Residents/Pages/wap/Default.aspx">http://dhcd.maryland.gov/Residents/Pages/wap/Default.aspx</a></p> |

## Others

| Federal/State | Monthly SSI<br>Federal<br>Benefit Rate<br>(FBR)<br><u>Individual</u> |         | Annual<br>Asset Test<br><u>Individual</u> | Annual<br>Asset Test<br><u>Couple</u> | Notes  |
|---------------|--|---------|---|---------------------------------------|--|
|               | \$733  | \$1,100 | \$2,000                                   | \$3,000                               | <p>Supplemental Security Income pays benefits to disabled adults and children who have limited income and resources.</p> <p>Effective 1/1/2016</p> <p><b>Source:</b><br/> <a href="http://www.ssa.gov/news/press/factsheets/colafacts2015.html">http://www.ssa.gov/news/press/factsheets/colafacts2015.html</a><br/> <a href="http://www.ssa.gov/oact/cola/SSI.html">http://www.ssa.gov/oact/cola/SSI.html</a><br/> <a href="http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm">http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm</a> </p> |



**Attachment:** Section 811 Project Rental Assistance -

| FY2015 Area Median Income |  |                    | 30% income limits  |                    |                    |
|---------------------------|--|--------------------|--------------------|--------------------|--------------------|
| Maryland County           | MSA  | Area Median Income | 1 person household | 2 person household | 3 person household |
| ALLEGANY                  | Cumberland, MD-WV                            | \$51,600           | 15,950             | 18,200             | 20,500             |
| ANNE ARUNDEL              | Baltimore-Towson, MD                         | \$89,600           | 18,550             | 21,200             | 23,850             |
| BALTIMORE CITY, MD        | Baltimore-Towson, MD                         | \$89,600           | 18,550             | 21,200             | 23,850             |
| BALTIMORE                 | Baltimore-Towson, MD                         | \$89,600           | 18,550             | 21,200             | 23,850             |
| CALVERT                   | Washington-Arlington-Alexandria, DC-VA-MD-WV | \$109,200          | 22,950             | 26,200             | 29,500             |
| CAROLINE                  | NON METRO AREA                               | \$70,500           | 15,950             | 18,200             | 20,500             |
| CARROLL                   | Baltimore-Towson, MD                         | \$89,600           | 18,550             | 21,200             | 23,850             |
| CECIL                     | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD  | \$81,100           | 17,050             | 19,500             | 21,950             |
| CHARLES                   | Washington-Arlington-Alexandria, DC-VA-MD-WV | \$109,200          | 22,950             | 26,200             | 29,500             |
| DORCHESTER                | NON METRO AREA                               | \$60,400           | 15,950             | 18,200             | 20,500             |
| FREDERICK                 | Washington-Arlington-Alexandria, DC-VA-MD-WV | \$109,200          | 22,950             | 26,200             | 29,500             |
| GARRETT                   | NON METRO AREA                               | \$59,100           | 15,950             | 18,200             | 20,500             |
| HARFORD                   | Baltimore-Towson, MD                         | \$89,600           | 18,550             | 21,200             | 23,850             |
| HOWARD                    | Baltimore-Towson, MD                         | \$89,600           | 18,550             | 21,200             | 23,850             |
| KENT                      | NON METRO AREA                               | \$71,800           | 15,950             | 18,200             | 20,500             |
| MONTGOMERY                | Washington-Arlington-Alexandria, DC-VA-MD-WV | \$109,200          | 22,950             | 26,200             | 29,500             |
| PRINCE GEORGE'S           | Washington-Arlington-Alexandria, DC-VA-MD-WV | \$109,200          | 22,950             | 26,200             | 29,500             |
| QUEEN ANNE'S              | Baltimore-Towson, MD                         | \$89,600           | 18,550             | 21,200             | 23,850             |
| SOMERSET                  | Salisbury, MD                                | \$56,200           | 15,950             | 18,200             | 20,500             |
| St. Mary's County         | California-Lexington Park                    | \$99,900           | 20,100             | 23,000             | 25,850             |
| TALBOT                    | NON METRO AREA                               | \$78,900           | 16,600             | 18,950             | 21,300             |
| WASHINGTON                | Hagerstown-Martinsburg, MD-WV                | \$65,300           | 15,950             | 18,200             | 20,500             |
| WICOMICO                  | Salisbury, MD                                | \$60,700           | 15,950             | 18,200             | 20,500             |
| WORCESTER                 | Salisbury, MD                                | \$73,200           | 15,950             | 18,200             | 20,500             |